

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SHERI LOU CUMBERLEDGE

Debtor(s)

Case No. 17-24288JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/27/2017.
- 2) The plan was confirmed on 12/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/13/2018, 07/09/2020, 09/30/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/19/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,712.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,818.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$70,286.00
Less amount refunded to debtor	\$607.00

NET RECEIPTS: **\$69,679.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,139.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,939.39**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	6,491.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	5,953.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	5,953.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	5,498.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,788.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,584.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	896.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	829.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	650.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	63.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	738.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	243.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	529.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	462.00	462.22	462.22	0.11	0.00
ECMC(*)	Unsecured	6,706.00	34,630.78	34,630.78	8.31	0.00
ECMC(*)	Unsecured	989.00	1,911.90	1,911.90	0.46	0.00
ECMC(*)	Unsecured	4,400.00	8,096.82	8,096.82	1.94	0.00
ECMC(*)	Unsecured	5,798.00	12,634.12	12,634.12	3.03	0.00
GREATER WASHINGTON RADIOLOGI	Unsecured	318.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,900.00	2,477.38	2,477.38	2,477.38	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	431.95	431.95	0.10	0.00
JPMORGAN CHASE BANK NA	Secured	14,255.10	14,333.55	14,333.55	14,333.55	1,916.03
LENDMARK FINANCIAL SERVICES LI	Unsecured	5,250.00	5,445.75	5,445.75	1.31	0.00
LEROY'S JEWELERS	Unsecured	174.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
MIDFIRST BANK SSB*	Priority	0.00	1,050.00	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	103,433.00	103,766.55	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	0.00	0.00	4,928.53	4,928.53	0.00
MIDFIRST BANK SSB*	Secured	0.00	105,451.40	0.00	37,044.37	0.00
MIDFIRST BANK SSB*	Secured	0.00	8,795.36	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	0.00	1,775.00	0.00	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NELNET	Unsecured	3,901.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,992.00	NA	NA	0.00	0.00
NELNET	Unsecured	975.00	NA	NA	0.00	0.00
NELNET	Unsecured	17,351.00	NA	NA	0.00	0.00
NELNET	Unsecured	14,239.00	NA	NA	0.00	0.00
NELNET	Unsecured	11,539.00	NA	NA	0.00	0.00
NELNET	Unsecured	9,767.00	NA	NA	0.00	0.00
NELNET	Unsecured	5,300.00	NA	NA	0.00	0.00
NELNET	Unsecured	5,216.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,491.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,900.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,383.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	569.00	759.52	759.52	0.18	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	699.00	699.86	699.86	0.17	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	695.00	695.02	695.02	0.17	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	636.26	636.26	0.15	0.00
SEARS/CITI CARD USA*++	Unsecured	1,751.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	202.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	571.00	316.77	316.77	0.08	0.00
US DEPARTMENT OF EDUCATION	Unsecured	26,273.00	98,836.28	98,836.28	23.72	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	92.19	92.19	0.02	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	1,809.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$4,928.53	\$41,972.90	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,333.55	\$14,333.55	\$1,916.03
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,262.08	\$56,306.45	\$1,916.03
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,477.38	\$2,477.38	\$0.00
TOTAL PRIORITY:	\$2,477.38	\$2,477.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$165,649.44	\$39.75	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,939.39</u>
Disbursements to Creditors	<u>\$60,739.61</u>

TOTAL DISBURSEMENTS : **\$69,679.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/10/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.